

| | |
|--|-----------------------------------|
| Fill in this information to identify the case: | |
| Debtor 1 | GERALD J. FOX |
| Debtor 2 (Spouse, if filing) | Rosemarie A. Fox |
| United States Bankruptcy Court for the: | Western District of PA (State) |
| Case number | 17-10182/TPA |

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank NA, not in its individual capacity but
solely as trustee for the RMAC Trust, Series 2016-CTT Court claim no. (if known): 4
Last 4 digits of any number you use to identify the debtor's account: 0 6 5 1
Property address: 28 Raymond Drive
Number Street
West Middlesex PA 16159
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 4 / 1 / 2022
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$

b. Total fees, charges, expenses, escrow, and costs outstanding:

+ (b) \$

c. Total. Add lines a and b.

(c) \$

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1 **GERALD J. FOX**

First Name Middle Name Last Name

Case number (if known) **17-10182/TPA**

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /S/ Emmanuel J. Argentieri

Signature

Date **3 / 23 / 2022**

Print **Emmanuel J. Argentieri**

First Name

Middle Name

Last Name

Title **Attorney-at-Law**

Company **Romano Garubo & Argentieri**

If different from the notice address listed on the proof of claim to which this response applies:

Address **52 Newton Ave., P.O. Box 456**

Number

Street

Woodbury

City

NJ

State

08096

ZIP Code

Contact phone **(856) 384-1515**

Email **eargentieri@rgalegal.com**



Loan#
Borrower: Fox
Date Filed: 2/24/2017
BK Case #: 17-10182
First Post Petition Due Date: 3/1/2017
POC covers: 1/1/16-2/1/17
MOD EFFECTIVE DATE:

TPA

| PAYMENT CHANGES | | | | |
|-----------------|--------|--------|--------|---------------------------|
| DATE | P&I | Escrow | TOTAL | Reference |
| 01/01/16 | 510.60 | 258.33 | 768.93 | |
| 07/01/16 | 510.60 | 252.27 | 762.87 | |
| 08/01/16 | 510.60 | 255.01 | 765.61 | |
| 12/01/16 | 510.60 | 257.12 | 767.72 | |
| 01/01/17 | 510.60 | 253.48 | 764.08 | |
| 02/01/17 | 510.60 | 257.12 | 767.72 | |
| 03/01/17 | 510.60 | 233.34 | 743.94 | Payment listed in POC |
| 03/01/18 | 510.60 | 237.04 | 747.64 | NOPC filed with the court |
| 02/01/19 | 510.60 | 244.13 | 754.73 | NOPC filed with the court |
| 02/01/20 | 510.60 | 245.03 | 755.63 | NOPC filed with the court |

| Date | Amount Rec'd | PRE/POST/APO | Post Petition Due Date | Contractual Due Date | Amount Due | Over/Shortage | Suspense Credit | Suspense Debit | Susp Balance | POC Arrear: Credit | POC Debit | POC Suspense Balance | POC Paid to Date |
|------------|--------------|--------------|------------------------|----------------------|------------|---------------|-----------------|----------------|--------------|--------------------|------------|----------------------|------------------|
| 5/1/2017 | \$1,447.93 | | | | | \$1,447.93 | \$1,447.93 | | \$1,447.93 | | | | \$0.00 |
| 8/30/2017 | \$3,730.89 | Post | 3/1/17 | 1/1/16 | \$743.94 | \$2,986.95 | \$2,986.95 | | \$4,434.88 | | | \$0.00 | \$0.00 |
| 8/30/2017 | | Post | 4/1/17 | 2/1/16 | \$743.94 | -\$743.94 | | \$743.94 | \$3,690.94 | | | \$0.00 | \$0.00 |
| 8/30/2017 | | Post | 5/1/17 | 3/1/16 | \$743.94 | -\$743.94 | | \$743.94 | \$2,947.00 | | | \$0.00 | \$0.00 |
| 8/30/2017 | | Post | 6/1/17 | 4/1/16 | \$743.94 | -\$743.94 | | \$743.94 | \$2,203.06 | | | \$0.00 | \$0.00 |
| 8/30/2017 | | Post | 7/1/17 | 5/1/16 | \$743.94 | -\$743.94 | | \$743.94 | \$1,459.12 | | | \$0.00 | \$0.00 |
| 9/30/2017 | \$1,257.86 | Post | 8/1/17 | 6/1/16 | \$743.94 | \$513.92 | \$513.92 | | \$1,973.04 | | | \$0.00 | \$0.00 |
| 10/31/2017 | \$1,258.30 | Post | 9/1/17 | 7/1/16 | \$743.94 | \$514.36 | \$514.36 | | \$2,487.40 | | | \$0.00 | \$0.00 |
| 10/31/2017 | | Post | 10/1/17 | 8/1/16 | \$743.94 | -\$743.94 | | \$743.94 | \$1,743.46 | | | \$0.00 | \$0.00 |
| 11/30/2017 | \$1,128.35 | Post | 11/1/17 | 9/1/16 | \$743.94 | \$384.41 | \$384.41 | | \$2,127.87 | | | \$0.00 | \$0.00 |
| 12/29/2017 | \$807.94 | Post | 12/1/17 | 10/1/16 | \$743.94 | \$64.00 | \$64.00 | | \$2,191.87 | | | \$0.00 | \$0.00 |
| 12/29/2017 | | Pre | 1/1/18 | 11/1/16 | \$743.94 | -\$743.94 | | \$743.94 | \$1,447.93 | | | \$0.00 | \$0.00 |
| 12/29/2017 | | Pre | pre-petition | | | \$0.00 | | | \$1,447.93 | | | \$0.00 | \$0.00 |
| 1/30/2018 | \$743.94 | Post | 2/1/18 | 12/1/16 | \$743.94 | \$0.00 | | | \$1,447.93 | \$371.53 | | \$371.53 | \$371.53 |
| 1/30/2018 | | Pre | pre-petition | | | \$0.00 | | | \$1,447.93 | | | \$371.53 | \$371.53 |
| 1/30/2018 | | Pre | contractual applied | 1/1/17 | | \$0.00 | | | \$1,447.93 | \$457.26 | | \$828.79 | \$828.79 |
| 2/28/2018 | \$747.64 | Post | 3/1/18 | 2/1/17 | \$747.64 | \$0.00 | | | \$1,447.93 | | \$768.93 | \$59.86 | \$828.79 |
| 2/28/2018 | | Pre | pre-petition | | | \$0.00 | | | \$1,447.93 | | | \$59.86 | \$828.79 |
| 4/2/2018 | \$747.64 | Post | 4/1/18 | 3/1/17 | \$747.64 | \$0.00 | | | \$1,447.93 | \$454.43 | | \$514.29 | \$1,283.22 |
| 4/2/2018 | | Pre | pre-petition | | | \$0.00 | | | \$1,447.93 | | | \$514.29 | \$1,283.22 |
| 4/2/2018 | | Pre | contractual applied | 4/1/17 | | \$0.00 | | | \$1,447.93 | \$454.43 | | \$968.72 | \$1,737.65 |
| 5/3/2018 | \$747.64 | Post | 5/1/18 | 5/1/17 | \$747.64 | \$0.00 | | | \$1,447.93 | | \$768.93 | \$199.79 | \$1,737.65 |
| 5/3/2018 | | Pre | pre-petition | | | \$0.00 | | | \$1,447.93 | | | \$199.79 | \$1,737.65 |
| 6/12/2018 | \$747.64 | Post | 6/1/18 | 6/1/17 | \$747.64 | \$0.00 | | | \$1,447.93 | \$454.43 | | \$654.22 | \$2,192.08 |
| 6/12/2018 | | Pre | pre-petition | | | \$0.00 | | | \$1,447.93 | | | \$654.22 | \$2,192.08 |
| 6/12/2018 | | Pre | contractual applied | 7/1/17 | | \$0.00 | | | \$1,447.93 | \$456.01 | | \$1,110.23 | \$2,648.09 |
| 7/17/2018 | \$747.64 | Post | 7/1/18 | 8/1/17 | \$747.64 | \$0.00 | | | \$1,447.93 | | \$768.93 | \$341.30 | \$2,648.09 |
| 7/17/2018 | | Pre | pre-petition | | | \$0.00 | | | \$1,447.93 | | | \$341.30 | \$2,648.09 |
| 7/17/2018 | | Pre | contractual applied | 9/1/17 | | \$0.00 | | | \$1,447.93 | \$456.01 | | \$797.31 | \$3,104.10 |
| 8/8/2018 | \$747.64 | Post | 8/1/18 | 10/1/17 | \$747.64 | \$0.00 | | | \$1,447.93 | | \$768.93 | \$28.38 | \$3,104.10 |
| 8/8/2018 | | Pre | pre-petition | | | \$0.00 | | | \$1,447.93 | | | \$28.38 | \$3,104.10 |
| 8/10/2018 | | Pre | applied to escrow | | | \$0.00 | | | \$1,447.93 | \$456.01 | | \$484.39 | \$3,560.11 |
| 8/31/2018 | \$747.64 | Post | 9/1/18 | 11/1/17 | \$747.64 | \$0.00 | | | \$1,447.93 | | \$972.49 | \$488.10 | \$3,560.11 |
| 8/31/2018 | | Pre | pre-petition | | | \$0.00 | | | \$1,447.93 | | | \$488.10 | \$3,560.11 |
| 8/31/2018 | | Pre | contractual applied | 12/1/17 | | \$0.00 | | | \$1,447.93 | \$456.01 | | -\$32.09 | \$4,016.12 |
| 10/2/2018 | \$747.64 | Post | 10/1/18 | 1/1/18 | \$747.64 | \$0.00 | | | \$1,447.93 | | \$768.93 | -\$801.02 | \$4,016.12 |
| 10/2/2018 | | Pre | pre-petition | | | \$0.00 | | | \$1,447.93 | | | -\$801.02 | \$4,016.12 |
| 11/1/2018 | \$747.64 | Post | 11/1/18 | 2/1/18 | \$747.64 | \$0.00 | | | \$1,447.93 | \$456.01 | | -\$345.01 | \$4,472.13 |
| 11/1/2018 | | Pre | pre-petition | | | \$0.00 | | | \$1,447.93 | | | -\$345.01 | \$4,472.13 |
| 11/1/2018 | | Pre | contractual applied | 3/1/18 | | \$0.00 | | | \$1,447.93 | \$456.01 | | \$111.00 | \$4,928.14 |
| 11/30/2018 | \$747.64 | Post | 12/1/18 | 4/1/18 | \$747.64 | \$0.00 | | | \$1,447.93 | | \$768.93 | -\$657.93 | \$4,928.14 |
| 11/30/2018 | | Pre | pre-petition | | | \$0.00 | | | \$1,447.93 | | | -\$657.93 | \$4,928.14 |
| 12/5/2018 | | Pre | corp adv applied | | | \$0.00 | | | \$1,447.93 | \$448.12 | | -\$209.81 | \$5,376.26 |
| 12/31/2018 | \$747.64 | Post | 1/1/19 | 5/1/18 | \$747.64 | \$0.00 | | | \$1,447.93 | | \$1,155.00 | -\$1,364.81 | \$5,376.26 |
| 12/31/2018 | | Pre | pre-petition | | | \$0.00 | | | \$1,447.93 | | | -\$1,364.81 | \$5,376.26 |
| 12/31/2018 | | Pre | contractual applied | 6/1/18 | | \$0.00 | | | \$1,447.93 | \$448.12 | | -\$916.69 | \$5,824.38 |
| 1/30/2019 | \$747.64 | Post | suspense | | | \$747.64 | \$747.64 | | \$2,195.57 | | \$762.87 | -\$1,679.56 | \$5,824.38 |
| 1/30/2019 | | Pre | pre-petition | | | \$0.00 | | | \$2,195.57 | | | -\$1,679.56 | \$5,824.38 |
| 1/30/2019 | | Pre | contractual applied | 8/1/18 | | \$0.00 | | | \$2,195.57 | \$448.12 | | -\$1,231.44 | \$6,272.50 |
| 2/28/2019 | \$751.82 | Post | 2/1/19 | 9/2/18 | \$754.73 | \$7.09 | \$7.09 | | \$2,202.66 | | \$765.61 | -\$1,997.05 | \$6,272.50 |
| 2/28/2019 | | Post | 3/1/19 | 10/1/18 | \$754.73 | -\$754.73 | | \$754.73 | \$1,447.93 | | | -\$1,997.05 | \$6,272.50 |
| 2/28/2019 | | Pre | pre-petition | | | \$0.00 | | | \$1,447.93 | \$437.30 | | -\$1,559.75 | \$6,709.80 |

[illegible]

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

| | |
|--------------------------|-------------------------|
| In Re: | : |
| | : |
| GERALD AND ROSEMARIE FOX | : |
| | : CHAPTER 13 |
| Debtors. | : CASE NO. 17-10182/TPA |
| | : |
| | : |

CERTIFICATION OF SERVICE

I hereby certify that service upon all interested parties, indicated below, was made by sending true and correct copies of U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT's AGREED RESPONSE TO THE TRUSTEE'S NOTICE OF FINAL CURE PAYMENT as follows:

Date Served: 3/23/22

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Chapter 13 Trustee
ONLY Served Via ECF Filing

Gerald and Rosemarie Fox
28 Raymond Drive
West Middlesex, PA 16159
DEBTORS Via First Class Mail

United States Trustee
Pittsburgh, PA 15219
US TRUSTEE
Served Via ECF Filing Only

Chester B. Scholl, Jr.
Fruit, Dill, Goodwin & Scholl
32 Shenango Ave.
P.O. Box 673
Sharon, PA 16146-0673
ATTORNEY FOR DEBTORS
ONLY Served Via ECF Filing

I hereby certify under penalty of perjury that the foregoing is true and correct.

Dated: 3/23/22

/S/EMMANUEL J. ARGENTIERI
EMMANUEL J. ARGENTIERI

ROMANO GARUBO & ARGENTIERI
Emmanuel J. Argentieri, Esquire
52 Newton Avenue, P.O. Box 456
Woodbury, New Jersey 08096
eargentieri@rgalegal.com #59264
(856) 384-1515